

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JEWEL J. OUTLAW

Debtor(s)

Case No. 15-24752CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2015.
- 2) The plan was confirmed on 03/07/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/26/2016, 05/11/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/22/2021.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,339.74.
- 10) Amount of unsecured claims discharged without payment: \$8,324.80.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$97,576.04
Less amount refunded to debtor	\$2,305.13

**NET RECEIPTS:** **\$95,270.91**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,001.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,634.84
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,635.84**

Attorney fees paid and disclosed by debtor: \$999.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	250.12	96.13	96.13	74.22	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	1,003.16	924.07	924.07	713.43	0.00
CITIZENS BANK NA(*)	Secured	50,119.06	50,275.25	0.00	12,731.44	0.00
CREDIT UNION LOAN SOURCE	Secured	15,488.33	15,819.79	15,819.79	15,819.79	1,426.69
DUQUESNE LIGHT COMPANY*	Unsecured	NA	231.96	231.96	179.08	0.00
ECAST SETTLEMENT CORP	Unsecured	7,497.45	7,595.07	7,595.07	5,863.77	0.00
FIDELITY BANK	Secured	6,000.00	0.00	0.00	0.00	0.00
FIDELITY BANK	Unsecured	0.00	1,547.16	1,547.16	1,194.48	0.00
MIDLAND FUNDING LLC	Unsecured	1,214.44	1,546.66	1,546.66	1,194.10	0.00
MIDLAND FUNDING LLC	Unsecured	604.83	635.76	635.76	490.84	0.00
MIDLAND FUNDING LLC	Unsecured	1,054.78	1,114.64	1,114.64	860.56	0.00
NATIONAL CREDIT SYSTEM	Unsecured	1,224.50	1,224.50	1,224.50	945.38	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	34,029.10	0.00	883.50	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	16,898.10	0.00	449.50	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	8,269.99	0.00	217.00	0.00
PNC BANK NA	Secured	46,521.20	44,143.97	0.00	38,128.73	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	897.25	1,210.78	1,210.78	934.78	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,820.86	7,159.87	7,159.87	5,527.78	0.00
SALLIE MAE	Unsecured	80,000.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	724.32	NA	NA	0.00	0.00
UNION PLUS CREDIT CARD++	Unsecured	1,805.05	NA	NA	0.00	0.00
UPMC COMMUNITY MEDICINE INC	Unsecured	487.25	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$50,860.17	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,819.79	\$15,819.79	\$1,426.69
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$15,819.79</b>	<b>\$66,679.96</b>	<b>\$1,426.69</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$23,286.60</b>	<b>\$19,528.42</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$7,635.84</u>	
Disbursements to Creditors	<u>\$87,635.07</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$95,270.91</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/02/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.